

Insurance Requirements for Special Events

Event Insurance – Waiver/Modification

The City's Risk Manager, at his/her discretion, may authorize a greater or lesser amount of coverage or different type of coverage than required by this policy if the special event is of a demonstrated high- or low-risk category, according to recognized insurance and risk management industry standards. High-risk events requiring a greater amount of coverage to be determined by the Risk Manager include, but are not limited to, those with loaded weapons, pyrotechnics, or mechanical or inflatable rides.

Minimum \$1,000,000 per incident/\$2,000,000 aggregate coverage

All events held on City property or in City facilities require a minimum of \$1,000,000 per incident/\$2,000,000 aggregate coverage, with the following exceptions:

1. Events Not Requiring Insurance

The following non-sports events with less than 100 anticipated attendance and without street/road closures, alcohol, loaded weapons, pyrotechnics, mechanical or inflatable rides, the use or display of animals*, or resulting in fundraising or profit do not require insurance:

- Academic related events (such as spelling/math/science)
- Award celebrations
- Banquets
- Bingo/card/board games (not for fundraising)
- Clubs and organizational meetings
- Celebrations (weddings, anniversaries, birthdays)
- Debuts
- Graduations
- Head of state events
- Lectures and reading events (other than product or service promotions)
- Luncheons
- Meetings of a social, academic, business or philosophical nature (other than fundraising)
- Recitals
- Reunions
- Seminars (other than product or service promotions)
- Social Receptions
- Teleconferences

*Exclusion does not apply to participants in events requiring the use of service animals.

2. Events Requiring \$2,000,000 per incident/\$3,000,000 aggregate coverage

The following non-sports events without loaded weapons, pyrotechnics, or mechanical or inflatable rides require a minimum of \$2,000,000 per incident/\$3,000,000 aggregate coverage:

Note: Any serving of alcohol must be with properly licensed and insured bartenders and proof of license and insurance will be required.

Events involving the use or display of animals or to which participants are encouraged to bring animals (other than service animals)
Events which involve serving or sale of alcohol
Events involving closure of roads or streets
Block parties and street fairs
Dances and parties outdoors
Exhibitions outdoors
Overnight camping
Waterslides
Weapons (unloaded) shows

The following sports events without loaded weapons, pyrotechnics, or mechanical or inflatable rides require a minimum of \$2,000,000 per incident/\$3,000,000 aggregate coverage:

Note: Any serving of alcohol must be with properly licensed and insured bartenders and proof of license and insurance will be required.

Animal riding	Off-road racing
Boxing	Polo
Cheerleading	Rodeos
Demolition events	Ropes courses
Football (contact)	Rugby
Golfing events	Skating (open to public)
Gymnastics	Skateboarding
Ice hockey	Speed skating
In-line hockey	Swimming and diving (unorganized or lessons)
Marathons	Triathlons
Martial arts (contact)	Weightlifting
Motorized racing	Wrestling

Expressive Activity

"Expressive Activity" is any assembly, the sole or principal purpose of which is the expression, dissemination, or communication by verbal, visual, literary, or auditory means, of a particular opinion, view or idea, and for which no fee or donation is charged or required as a condition of participation in or attendance at such activity, including public oratory and distribution of literature.

Waiver of the insurance requirement shall be made if the event is solely for expressive